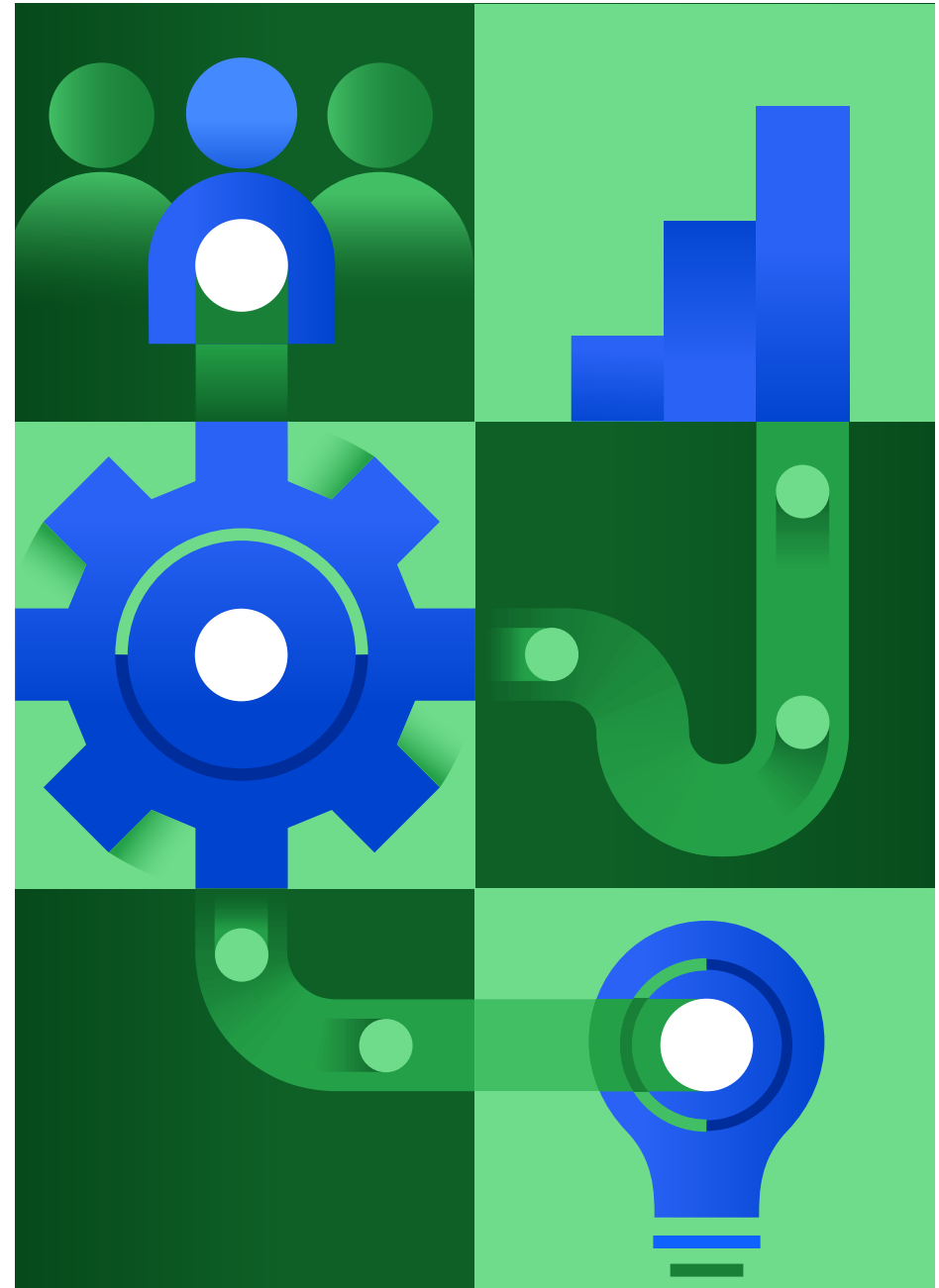


Dynamic finance at work

Speeding decisions,
scaling impact



How IBM can help

IBM’s consulting practice for Oracle enables finance organizations to become engines of enterprise transformation. With deep Oracle Cloud expertise and proven delivery methods, IBM helps clients build modern finance operations that reduce complexity, enhance agility, and improve performance. Using the IBM Garage approach, teams co-create solutions, test ideas, and accelerate the path from strategy to measurable outcomes, ensuring transformation is both well-designed and well-delivered. With strong governance, scalable innovation, and a mature Oracle ecosystem, IBM empowers finance organizations to harness AI, automation, and intelligent workflows with confidence—strengthening resilience, sharpening competitive advantage, and enabling sustained growth. For more information, visit ibm.com/consulting/oracle

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Key takeaways



Finance teams that lean into speed and innovation drive business impact.

The most advanced finance organizations make innovation funding decisions 19% faster than peers—and 63% report effective strategy execution that drives faster innovation cycles and more dependable outcomes.



The new finance operating model is less about control, more about value creation.

Leading finance teams reallocate capital continuously, relying on agile budgeting and flexible funding models. Yet only 8% of organizations operate with fully dynamic financial planning.



Scaling AI in finance accelerates enterprise AI.

86% of the most advanced organizations have embedded AI with planning systems in forecasting and planning processes, which lets them make strategic moves faster.

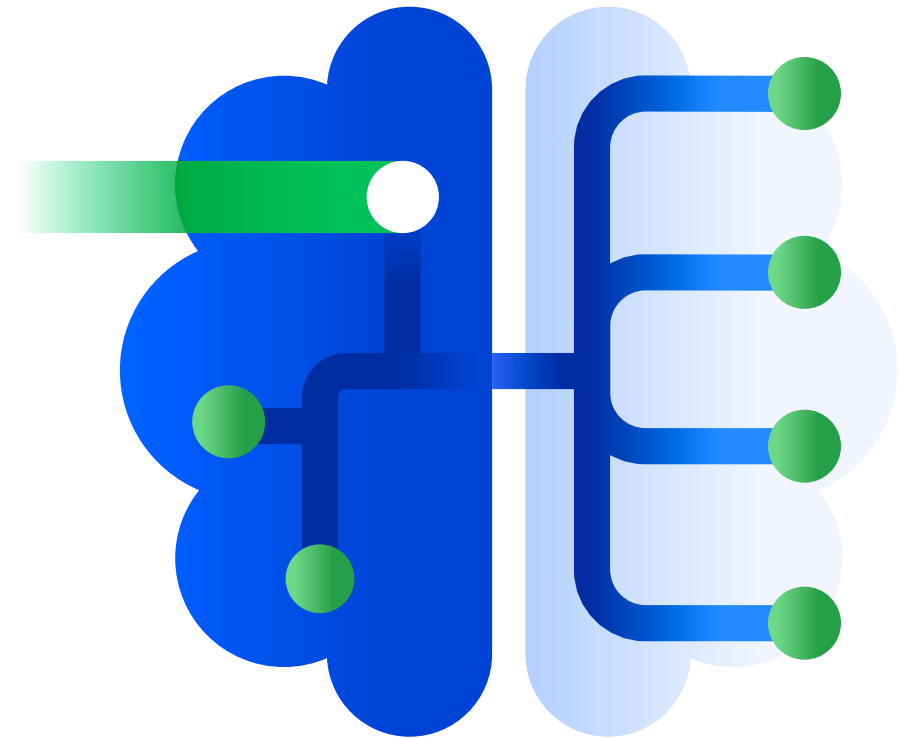
Introduction

Turning decision speed into performance gains

Finance is no longer defined by how well it tracks performance—but by how decisively it shapes outcomes.

As AI transforms everything from business and operating models to customer experience and supply chains, leaders need to stay on top of what's working, what's not, and what's next. Not all AI capabilities are created equal. Some offer quick wins; others offer long-term potential. Many ideas sound great in principle but stumble in practice.

That's where finance comes in. Not just as a scorekeeper, but an embedded execution partner. Finance teams that stay close to AI and transformation initiatives can dynamically allocate capital, model evolving risks and opportunities, and help business and technology teams understand whether investments are delivering the intended value at every stage.



In an AI-powered competitive landscape, advantage goes to organizations that can sense change early and act quickly—with confidence. A more dynamic finance function is essential to achieve the necessary speed, trust, and control at scale. When finance is embedded early, transformation accelerates and strategic agility increases. When finance lags, progress stalls and value erodes.

New research from the IBM Institute for Business Value (IBV), conducted in collaboration with Oracle, reveals a stark performance divide. Our survey of 600 senior finance leaders across 15 geographies and 18 industries shows that only 12% of finance organizations demonstrate advanced maturity in both strategic influence and digital (see “Research methodology” on page 22).

These organizations consistently outperform peers: 63% report effective strategy execution compared to 46% of less advanced organizations. They also make innovation funding decisions 19% faster and have seen higher ROI from enterprise resource planning

(ERP) and enterprise performance management (EPM) modernization (see “The strategic agility performance gap” on page 6).

This report is a roadmap for closing that gap.

Part one shows how advanced finance teams accelerate value creation by operating as embedded execution leaders.

Part two examines how value-based finance replaces rigid control with faster, more adaptive planning and capital allocation.

Part three explores how finance can help the organization more effectively govern and scale AI across the enterprise—embedding it into forecasting, planning, and performance management to improve decision quality and business outcomes.

A concluding **action guide** outlines steps finance functions can take to accelerate progress.

Perspective

The strategic agility performance gap

A clear performance divide is emerging between finance organizations that operate as strategic co-pilots to the enterprise and those constrained by legacy operating models. Our research reveals that only 12% of finance organizations combine strategic influence and digital agility, as defined below:

Strategic influence: finance's contribution to enterprise value, including innovation and growth initiatives, influence on strategy and investment decisions, and adoption of value-based KPIs.

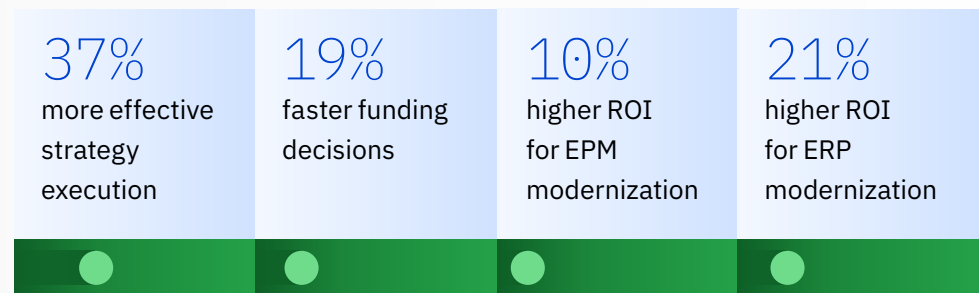
Digital agility: finance's use of technology to operate at speed and scale, including scenario planning, integration of finance technology, and AI maturity in forecasting and planning.

These teams don't just track performance—they shape strategy, accelerate decisions, and enable transformation with speed and confidence. The remaining 88% of organizations fall into three categories:

- **Strategically influential but operationally constrained (37%)**
- **Digitally enabled but strategically peripheral (23%)**
- **Transactionally focused (28%)**

How big is the performance gap? Organizations that combine strategic influence with digital agility consistently outperform everyone else, executing strategy more effectively, allocating capital faster, and realizing higher returns from technology investments.

When compared with organizations in all other categories combined, the most advanced finance organizations see:



They are also more likely to report that EPM implementation has significantly improved key finance capabilities:

Decision-making timeliness:



Forecasting speed and accuracy:



● all organizations ● advanced organizations

Finance accelerates value creation

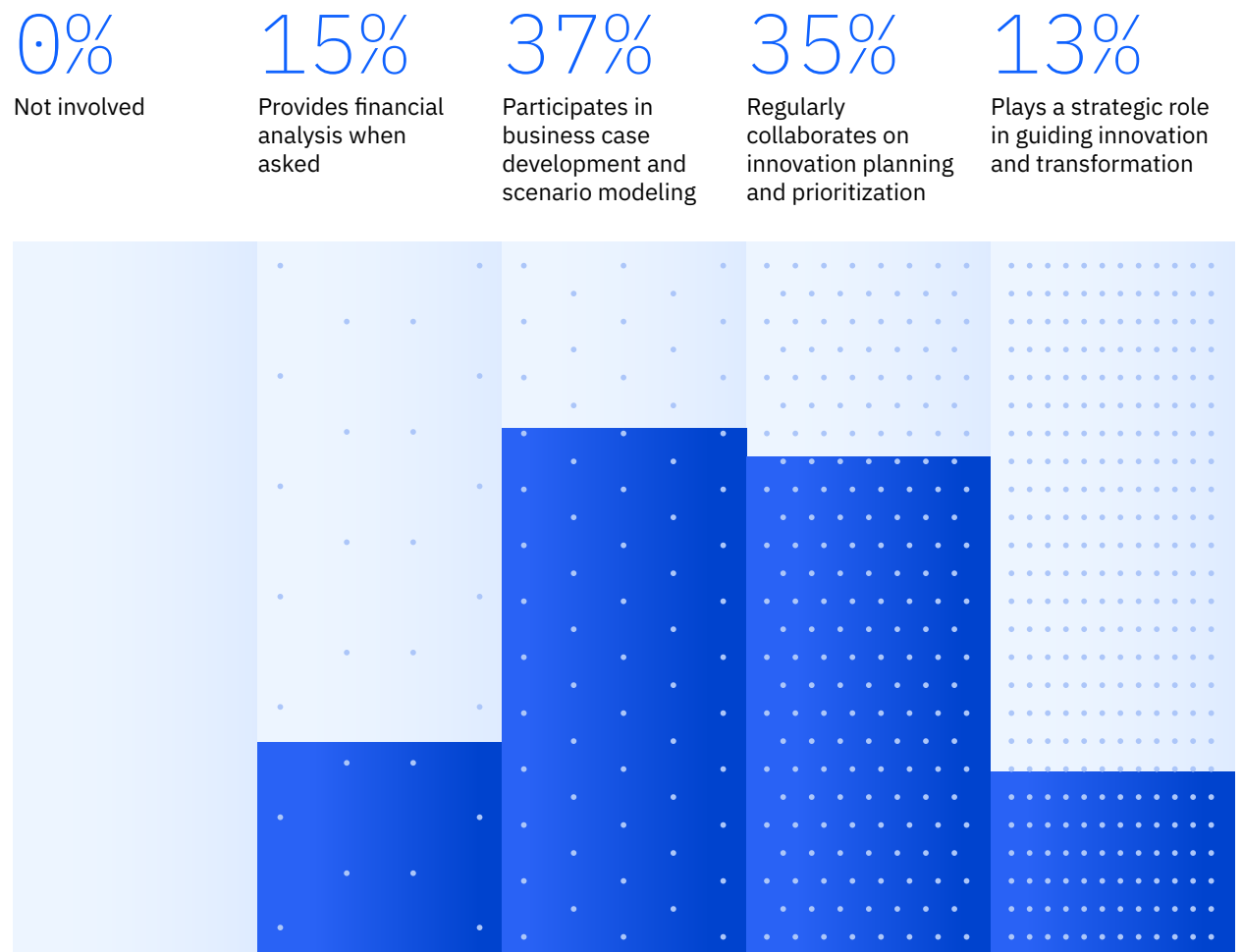
As our new research shows, finance must take a more integrated, more agile approach to provide the real-time decision support their organization needs.

Its role has expanded beyond explaining what has already happened to defining what will happen next. Accuracy, control, and stewardship are still essential—but they're no longer enough.

Today, finance is a critical driver of enterprise value, shaping and accelerating how organizations decide, fund, and execute strategic change. Yet adoption of this new model remains uneven. While nearly half of finance functions collaborate on innovation planning, only 13% play a true strategic role in guiding innovation and transformation (see Figure 1).

FIGURE 1

How does the finance function contribute to enterprise innovation strategy?



Source question: How much does your finance function contribute to the enterprise innovation strategy? (For example, new business models, AI-enabled services)

The most advanced finance organizations don't wait to respond to strategic guidance, they provide it. These leaders operate finance as a connected, decision-centric function; integrated into transformation offices, investment prioritization forums, and technology governance. By institutionalizing finance's role in transformation, they help ensure that capital, capability, and strategic intent move in sync (see Figure 2).

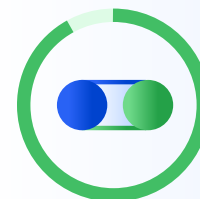
This embedded model gives finance direct influence over what gets funded, how initiatives are sequenced, and which efforts scale—rather than limiting its role to tracking performance after decisions are made.

FIGURE 2**How advanced finance organizations drive enterprise transformation****80%**

operate a transformation office with dedicated finance leadership.

**66%**

participate directly in enterprise investment prioritization, shaping trade-offs across growth, efficiency, and resilience initiatives.

**92%**

report deep alignment between finance and technology leadership on transformation and modernization decisions.

Source questions: To what extent have the following organizational structures been put in place to support the finance team's role in transformation? To what extent is the finance team involved in these governance mechanisms? How aligned is your finance function with your technology function on transformation initiatives?

The most advanced finance organizations also invest in decision infrastructure: enterprise-wide financial and operational data platforms, scenario-based planning and reallocation processes, and automated investment and performance reviews. Near-real-time insights, scenario-based modeling, and automated variance analysis reduce the lag between signal and action, improving decision speed and quality.

Driving value at scale requires a new operating model for finance. The very mechanisms designed to ensure control—fixed budgets, annual planning cycles, and narrow financial KPIs—can slow decision-making and dilute impact. Yet to optimize impact, finance must continuously evolve how it plans, funds, and measures success. The next section explores how the most advanced finance organizations are replacing rigid control with adaptive, value-based decision-making—so capital can move as dynamically as the strategies it supports.



Perspective

A closer look

Embedded finance at Oracle¹

At Oracle, embedding finance across the enterprise has shifted finance from retrospective reporting to proactive execution. This ensures that financial and operational decisions are made with shared data, shared assumptions, and shared accountability.

Oracle Finance's operating model reinforces this collaborative approach through clear business and IT partnership and governance roles—global process and data owners are paired with global solution owners. Plus, transactional and planning data are centralized on a unified platform so leaders can trust the numbers and act quickly.

With finance integrated directly into operational workflows—supported by automation and AI—decision-making has become both faster and more consistent. Oracle's leaders get near-real-time insights, variances are explained in context, and outputs are traceable and audit-ready. For example, generative AI-enabled narratives come with transparent source links and explanation summaries.

The result is higher-quality decisions made closer to the point of action, without sacrificing governance and compliance.

What does this look like in practice? In planning and forecasting, a single global methodology and AI-enabled EPM capabilities are helping drive at least 98% forecast accuracy for operating expenses and materially faster planning cycles (including up to 35% shorter cycles and a 75% longer planning horizon as models improve). Oracle's experience shows how dynamic finance foundations—standardization, integration, and embedded intelligence—support faster cycles, stronger governance, and greater capacity to reallocate capital and effort to the highest-value opportunities.

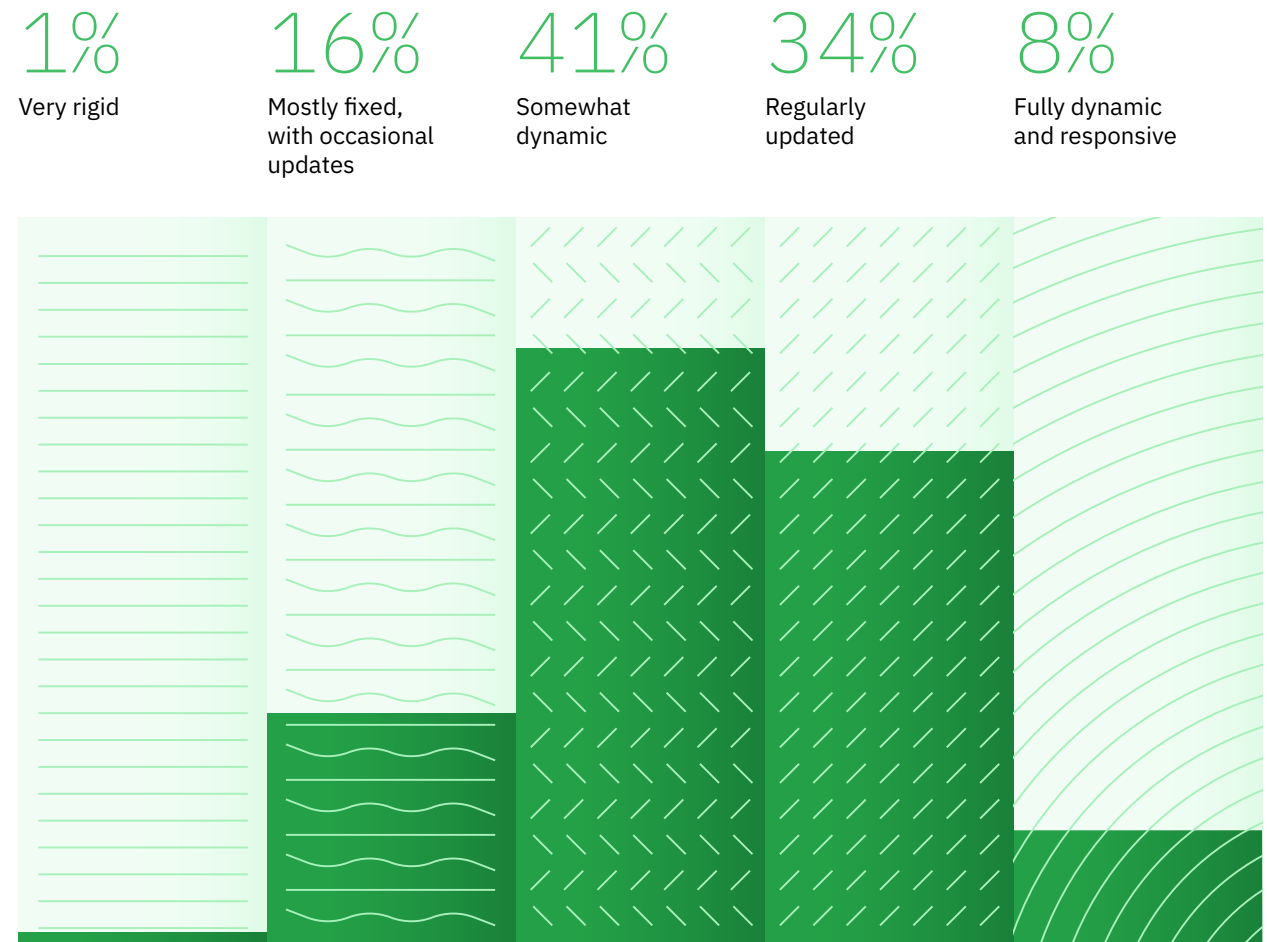
Value-based finance replaces rigid control

In a dynamic business environment, markets shift, risks emerge, and opportunities surface every day. Organizations that can reallocate capital quickly—to where it creates the most value—win.

The logic is simple. Still, many finance functions remain locked in rigid structures: fixed budgets, annual planning cycles, and efficiency-only KPIs. In fact, only 8% operate with fully dynamic planning, according to our research (see Figure 3).

FIGURE 3

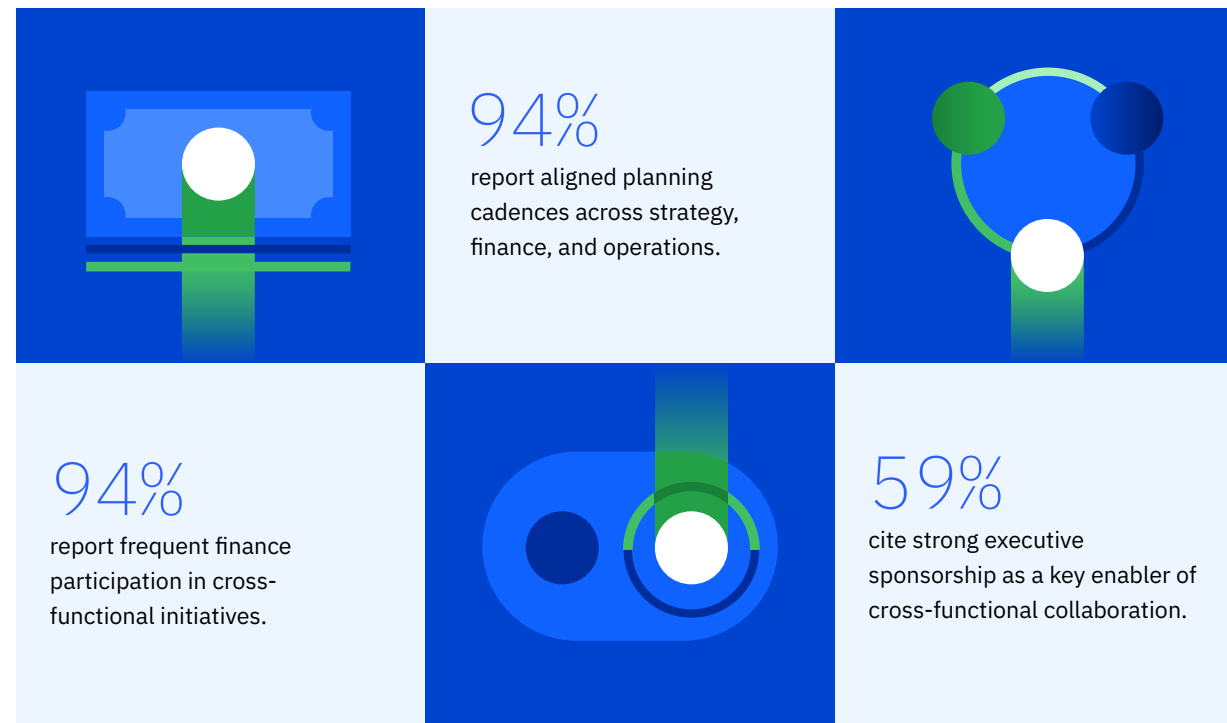
How dynamic are current financial planning and budgeting processes?



Source question: How adaptive is your current financial planning and budgeting process?

The most advanced finance organizations—the top 12% that combine strategic influence and digital agility—aren’t tethered to the annual planning cycle. They operate with dynamic, responsive planning models that adapt as conditions change. Instead of setting budgets once and defending them all year, they update plans regularly and reallocate capital to higher-value opportunities in near real time. 68% of these organizations use agile budgeting and flexible funding for digital, AI, and innovation initiatives.

That doesn’t mean these finance teams operate independently. They recognize that value creation depends on coordinated decision-making across the enterprise. They break down silos, with 94% saying their organization has aligned planning cadences across strategy, finance, and operations (see Figure 4).

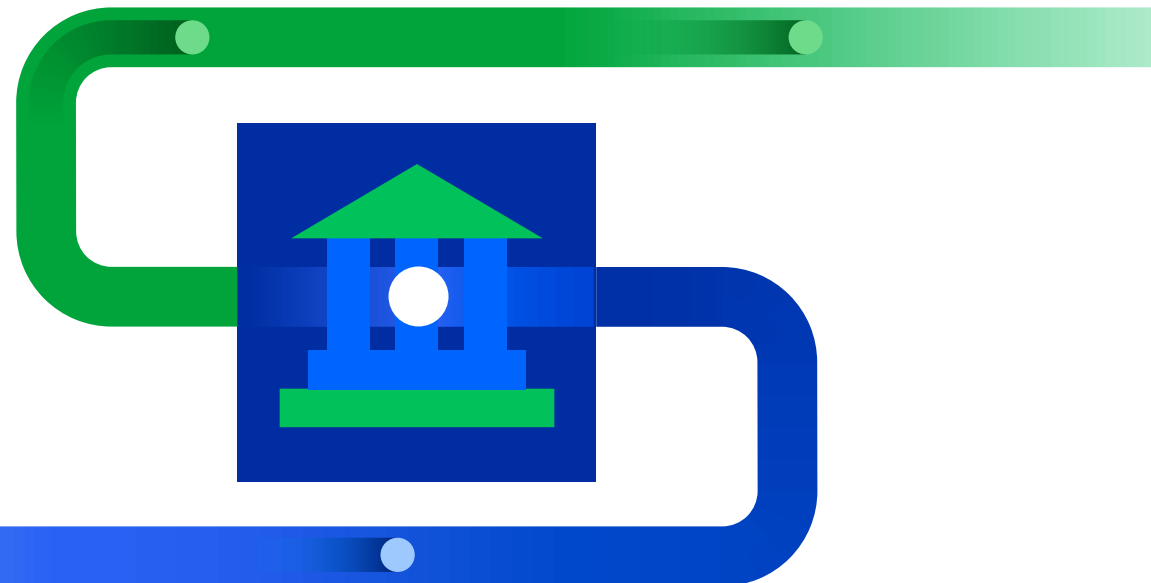
FIGURE 4**Advanced finance organizations create value through coordination**

Source questions: How often does the finance team participate in cross-functional initiatives (For example, product launches or innovation sprints)? What are the top three factors that enable cross-functional collaboration in your finance organization? How does your finance function coordinate forecasting and planning across business units or regions?

They also measure success using a broad set of enterprise outcomes—not just financial performance—reinforcing finance’s role in value creation. Nearly six in 10 include innovation KPIs in dashboards, supporting innovation and long-term growth while maintaining transparency and governance.

How is such dynamism brought to life? Our study indicates that modernized EPM platforms are essential. These platforms integrate data, automate workflows, and surface insights for decision-makers. Some 82% of advanced finance organizations report improvements in decision-making timeliness following EPM modernization. And seven in 10 report faster and more accurate forecasting and stronger cross-functional planning alignment.

As capital allocation becomes more dynamic and decisions are made closer to real time, finance must operate on integrated platforms, where trusted data and intelligence is embedded directly into workflows. Of course, that’s part of the role of AI—a governed, enterprise-wide capability that enables finance to sustain speed, consistency, and control at scale. The next section explores how advanced finance organizations are embedding AI into forecasting, planning, and performance management to provide precise decision support when and where it’s needed most.



AI enables finance dynamism—and dynamic finance accelerates AI

Most finance functions are piloting AI and machine learning (ML). They're running models alongside traditional methods and testing use cases in pockets of the business.

But our research shows only 7% have operationalized AI-powered forecasting at enterprise scale (see Figure 5).

The advanced finance organizations that combine strategic influence and digital agility have scaled AI across platforms and workflows—not in isolated pilots, but as a governed, enterprise-wide capability. Intelligence is embedded directly into planning, forecasting, and decision workflows, so AI-driven insights surface in the right place at the right time.

FIGURE 5

Current state of AI and ML use in finance forecasting and planning processes

0%

Not using AI in forecasting

23%

Piloting AI models in select use cases

42%

Running AI models alongside traditional forecasting methods

28%

AI is integrated into forecasting for some business units or functions

7%

Fully dynamic and responsive



Source question: What is the maturity level of AI/machine learning use in your finance team's forecasting and planning processes? Current usage stage.

How do advanced finance organizations do it? Our analysis shows that roughly nine out of 10 have robust AI governance frameworks and participate in internal innovation or transformation governance boards, shaping enterprise priorities and guardrails. This governance discipline enables speed at scale (see Figure 6).

Sustaining AI at enterprise scale requires more than governance and integration—it also requires a workforce prepared to use, challenge, and act on AI-driven insights. Nearly all advanced finance organizations—97%—say that reskilling for AI and strategic roles is an enterprise priority. Already, 62% have trained staff in data, analytics, and digital skills. These organizations are leading an ongoing talent transformation. By 2030, they expect 65% of their finance roles to be augmented by AI, shifting talent to higher-value work.

FIGURE 6**Advanced organizations are scaling AI in finance****90%**

operate with a fully implemented or enterprise-aligned AI strategy guiding transformation in forecasting and planning.

**86%**

have AI/ML fully integrated with planning systems or embedded end-to-end in forecasting and planning workflows.

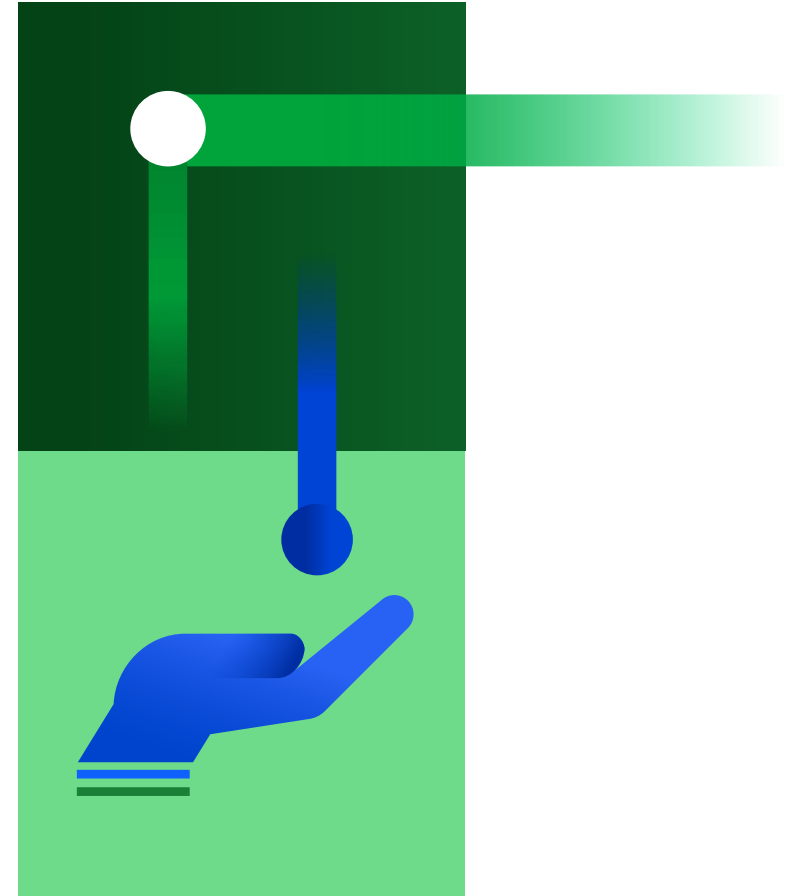
**76%**

have rolled out generative AI-driven forecasting and scenario modeling, enabling faster, more responsive planning.

Source questions: What is the maturity level of AI/ML use in your finance team's forecasting and planning processes? Percentages reflect responses of "strategy maturity." What is the maturity level of AI/ML use in your finance team's forecasting and planning processes? Percentages reflect responses of "integration with planning systems." How is your finance team adopting generative AI for the following activities?

Significantly, the adoption of AI by finance teams impacts how they evaluate AI initiatives elsewhere in the enterprise. While many finance teams rely primarily on financial metrics—such as payback period, time- to-value, contribution to revenue growth, total cost of ownership, and ROI—advanced organizations take a broader view. They also integrate non-financial metrics, including impact on customer and employee experience and risk mitigation alongside ROI. This dual approach ensures AI investments contribute to strategic priorities and value creation.

The pattern is clear. Through platform integration, governance discipline, and talent development, advanced finance organizations are moving beyond experimenting with AI to embedding it into how the business runs. And as AI adoption accelerates across the enterprise, finance’s role as steward, enabler, and interpreter of intelligent systems will only grow—driving measurable value both financially and operationally.



Action guide

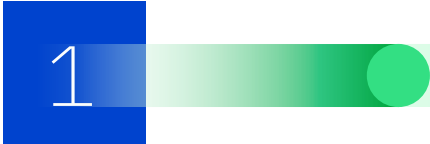
How to evolve the finance function for the AI era

As our research and analysis demonstrates, finance must shift its focus from recording performance to dynamically allocating value and governing intelligence at enterprise scale.

Doing so requires coordinated action across strategy, planning, operations, technology, data, and talent. The most advanced 12% of finance organizations treat this shift as a progression.

They establish a strong digital and data foundation, embed intelligence into decision workflows, equip talent to act on insight, and continuously scale what works. For the other 88%, combining strategic influence with digital agility is still a struggle that inhibits decision speed and confidence at scale.

Here are four key steps finance organizations can take to build these capabilities systematically and operate as value-creating, AI-enabled transformation partners for teams across the enterprise.

1

Build a connected finance backbone

Integrate finance platforms end to end

Establish enterprise-wide connectivity across ERP, EPM, consolidation, treasury, tax, procurement, and revenue systems. Use data integration platforms or finance data hubs to unify transactional, planning, and operational data from business units, regions, and functions. Track metrics such as percentage of finance processes running on integrated platforms, data latency from transaction to insight, and reduction in manual reconciliations.

Standardize finance data and governance

Adopt enterprise-wide finance data models, harmonized chart of accounts, common planning assumptions, and standardized data across entities and regions. Align financial, operational, and customer data definitions to help ensure consistency in forecasting, performance management, and investment evaluation. Establish clear ownership for data quality, model assumptions, and scenario logic.

Demonstrate measurable decision impact

Show tangible improvements, such as faster close cycles, reduced forecast variance, accelerated funding approvals, and improved capital allocation outcomes. Provide real-time dashboards for financial performance, liquidity, investment pipeline status, and scenario sensitivity to support executive and business decision-making.

Action guide

(continued)

2

Deploy digital and AI-enabled processes to drive predictive decision-making

Modernize finance systems strategically

Develop a multi-year finance modernization roadmap structured around decision capabilities rather than systems—for example, enabling rolling liquidity and cost reallocation decisions or real-time scenario rebalancing during market volatility. Sequence six-to-12-month releases that explicitly define the executive decisions enabled (such as dynamic pricing and demand responses), the required data and technology dependencies (including standardized cost drivers, integrated operational data, and EPM-based scenario modeling), and the behavioral changes expected (for instance, shifting from annual budgets to rolling forecasts). Fund roadmap phases based on measurable improvements in forecast accuracy, decision speed, and capital allocation outcomes—not system deployment milestones.

Enable predictive and scenario-driven finance

Apply AI and advanced analytics to forecasting, demand and revenue modeling, cost drivers, working capital optimization, and risk and resilience planning. Use digital finance twins to simulate market shifts, pricing changes, supply disruptions, regulatory impacts, and investment trade-offs before decisions are made.

Embed intelligence into finance workflows

Integrate predictive insights directly into planning, budgeting, and performance management processes. For example, surface AI-driven forecast adjustments during planning cycles, automate variance explanations, provide next-best-investment recommendations, and enable real-time scenario rebalancing so intelligence becomes routine.

Action guide

(continued)

3

Empower the finance workforce to act as transformation partners

Assess finance workforce readiness

Evaluate proficiency in data literacy, AI-enabled forecasting, scenario modeling, digital tools, business partnering, and change leadership. Use capability assessments to identify gaps across roles—from controllers and financial planning and analysis to finance business partners and transformation leaders.

Build strategic and digital capabilities

Create targeted upskilling programs in AI-powered planning, data storytelling, enterprise risk modeling, value-based investment evaluation, and cross-functional collaboration. Develop blended teams combining finance, analytics, and technology expertise to support advanced planning, AI deployment, and continuous improvement.

Drive adoption and behavioral change

Establish structured adoption pathways—from pilot use cases to standardized finance playbooks, updated policies, and enterprise rollout. Align incentives, performance metrics, and career paths with outcomes such as forecast accuracy, decision speed, innovation enablement, and value realization—not just cost control.

Action guide

(continued)

4

Continuously optimize finance best practices and scale what works

Track finance transformation KPIs

Monitor forecasting accuracy, planning cycle time, close duration, automation rates, self-service reporting adoption, funding approval speed, ROI realization from ERP/EPM investments, and finance contribution to enterprise initiatives. Benchmark performance against advanced finance organizations and strategic targets.

Align technology, data, and talent to value outcomes

Enable finance technology, data governance, and workforce development to reinforce one another by organizing transformation around finance value streams (such as scenario management, capital allocation, performance management, liquidity and risk resilience) rather than processes. Assign single accountable owners for each value stream and require explicit alignment across technology, data, and talent for all major initiatives. Govern performance through shared outcomes such as forecast accuracy, decision speed, adoption, and trust in AI-enabled insights.

Continuously test, refine, and deploy fresh initiatives

Use lessons from pilots (for example, AI forecasting, agile budgeting, or innovation funding models) to inform enterprise rollout. Continuously retrain models using new data, refine planning assumptions, and update governance frameworks. Refresh finance operating models and playbooks to embed new capabilities and sustain long-term impact.

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Research methodology

In fourth quarter of 2025 the IBV, in cooperation with Oxford Economics, conducted a global survey of 600 senior finance leaders. Respondents were drawn from three core job categories: 300 Chief Financial Officers (or equivalent), 150 Controllers (or equivalent), and 150 Vice Presidents of Financial Planning and Analysis (or equivalent).

The sample spanned 15 geographies, with representation proportional to market size: Australia, Brazil, Canada, China, France, Germany, India, Japan, Mexico, Saudi Arabia, Singapore, South Korea, the United Arab Emirates, the UK, and the US.

Participants represented 18 industries, including automotive, banking, chemicals, consumer products, energy and utilities, financial markets, federal and state/local government, healthcare, industrial products, insurance, life sciences/pharmaceuticals, manufacturing, media and entertainment, petroleum, retail, telecommunications, and transportation and travel. Organizations ranged in annual revenue from USD1 billion to more than USD20 billion.

To identify finance maturity segments, we used a structured analytical approach based on eight indicators of maturity. These indicators reflect two core dimensions of modern finance performance:

- **Strategic influence:** finance's contribution to enterprise value, including innovation and growth initiatives, influence on strategy and investment decisions, and adoption of value-based KPIs.
- **Digital agility:** finance's use of technology to operate at speed and scale, including scenario planning, integration of finance technology, and AI maturity in forecasting and planning.

Using statistical segmentation techniques, we grouped organizations with similar patterns across these indicators into empirically derived maturity segments, rather than assigning respondents to predefined tiers.²

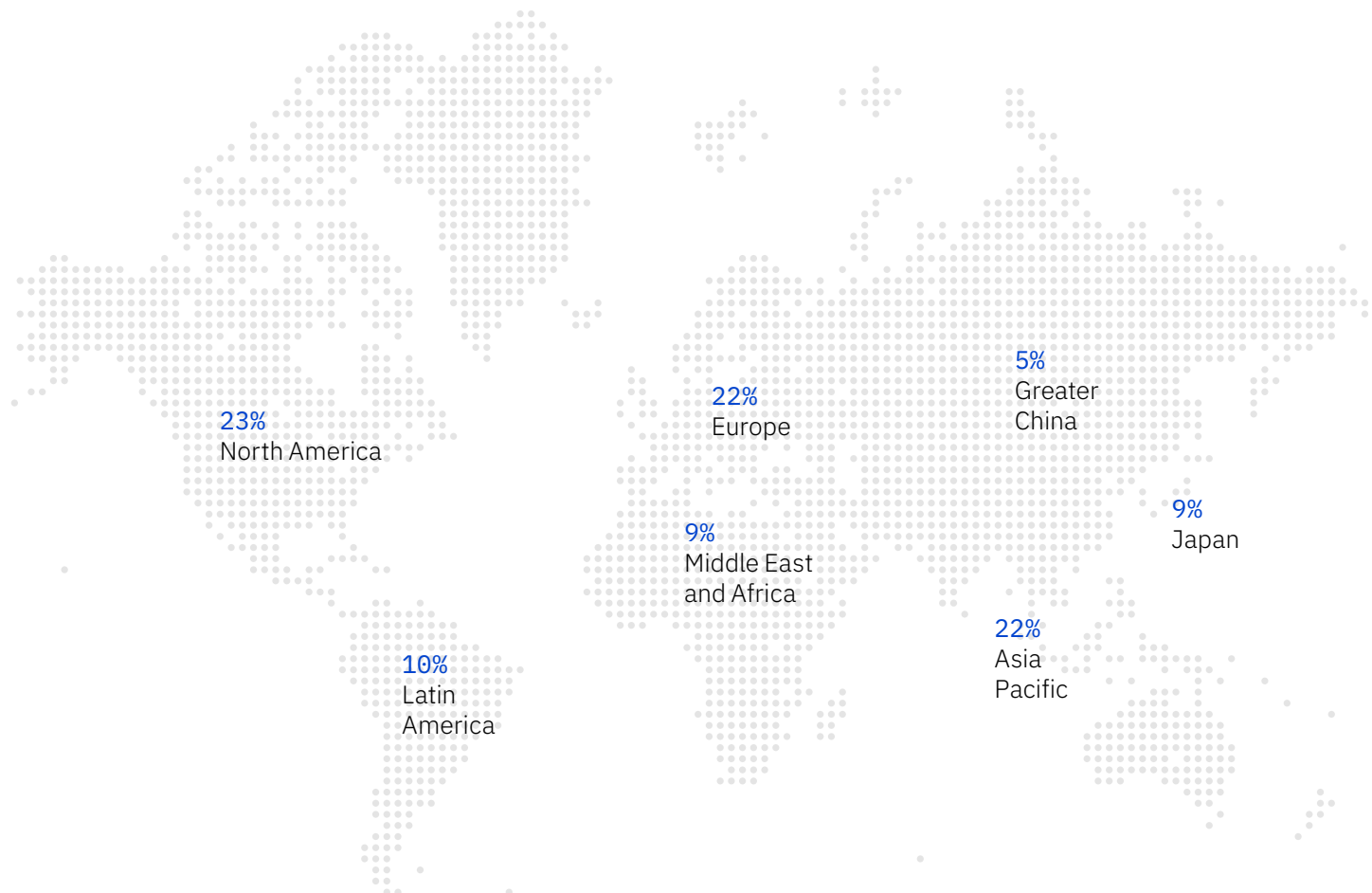
We then tested the stability of these segments to help ensure they were meaningful and not driven by outliers or demographics. The segments remained consistent across job roles, industries, countries, and organization sizes, confirming that the groupings reflect genuine differences in maturity rather than structural differences in the sample.

600

respondents

15

geographies



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Notes and sources

- 1 Oracle AI Playbook for Financial Excellence. Oracle. Accessed March 12, 2026. <https://www.oracle.com/a/ocom/docs/gated/oracle-financial-excellence-playbook-ebook.pdf>
- 2 The eight maturity indicators were standardized using z scores to ensure equal weighting. K means clustering was applied to identify naturally occurring maturity groups in the data. The final cluster solution was validated using MANOVA (Wilks' $\lambda = 0.113$, $p < .000$), indicating strong separation among clusters.

Related reports

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